

***What Is Claimed Is:***

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1. In a client-server system including one or more client devices each associated with a unique client identifier and having a client template database for storing one or more templates defining a configuration of the client device, and a server having a server template database, a method of automatically reconfiguring the client device, comprising the steps of:

- a. receiving a client request including a template identifier from a client device;
- b. retrieving a template corresponding to said template identifier from the server template database;
- c. determining whether the client device requires a template update using said template identifier and said retrieved template; and
- d. sending a server response including template update information when the client device requires said template update as determined at step c.

2. The method of claim 1, wherein said template identifier identifies a client template in the client template database and said client request includes a client template version identifier, and wherein step c. further comprises the step of:

comparing said client template version identifier to a template version identifier associated with said retrieved template, thereby determining whether said client template is an old version requiring said template update.

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3. The method of claim 1, wherein said retrieved template and said client template each include at least one template definition for configuring the client device, and wherein step c. further includes the step of:

sending a server response to the client device including a template definition of said retrieved template when the client device requires said template update.

4. The method of claim 1, wherein said retrieved template includes one or more data fields, the method further comprising the steps of:

collecting service related information relating to said one or more data fields; and

5 composing said server response to said request based on said service related information.

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The method of claim 1, wherein step c. comprises the steps of:

detecting a predetermined command in said client request indicating an absence of a template corresponding to said template identifier at the client device;

10 and

sending said retrieved template to said client device when said predetermined command is detected.

6. The method of claim 1, wherein said retrieved template is used to reconfigure the client device.

15 7. In a client-server system including one or more client devices each associated with a unique client identifier and having a client template database for storing one or more templates defining a configuration of the client device, the system including a server having a server template database, a method of automatically reconfiguring a client device, comprising the steps of:

20 a. sending a client request from the client device to the server;

b. receiving a server response from the server, said server response including a template identifier;

c. determining whether said server response includes template update information; and

25 d. updating a template corresponding to said template identifier in the template database with said template update information when said server response includes said template update information as determined at step c.

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8. The method of claim 7, wherein step a. comprises the step of:  
including a command in said client request indicating an absence of a  
template corresponding to said template identifier.

9. The method of claim 8, wherein the client device includes a user interface  
adapted to receive user requests, the method further comprising the step of:  
detecting said absence of said template in response to a user request  
requiring said absent template.

10. The method of claim 7, wherein the client device includes a display, said  
template update information including one or more new template definitions  
defining one or more data fields and an arrangement of said one or more data  
fields, said server response including requested information relating to said one or  
more data fields, the method further comprising the step of:

displaying said requested information on a page in accordance with said  
one or more new template definitions.

11. The method of claim 7, wherein the client device includes a display, said  
template update information including one or more new template definitions  
defining one or more user actions selectable by the user from an associated display  
page, the method further comprising the steps of:

displaying said display page; and

providing user selectable actions from said display page in accordance with  
said one or more new template definitions.

12. The method of claim 7, further comprising the step of:  
including a template version identifier in said client request, said template  
version identifier identifying a version of a template stored in said template  
database.

13. The method of claim 7, further comprising the step of reconfiguring the client device with said template update information.

14. A client apparatus for communicating with a server via a communications system, the client apparatus comprising:

5 a client template database for storing templates defining a configuration of the client apparatus;

a transmitter that sends a client request to the server;

a receiver that receives a server response from the server, the server response including a template identifier; and

10 a client controller that determines whether said server response includes template update information, wherein said client controller updates a template, corresponding to said template identifier, in said client template database with said template update information when said server response includes said template update information.

15 15. The apparatus of claim 14, wherein said client request includes a template identifier and a predetermined command indicating an absence of a required template corresponding to said template identifier.

20 16. The apparatus of claim 14, further comprising a user interface adapted to receive user requests, and wherein said client controller detects said absence of said required template in response to a user request requiring said absent, required template.

25 17. The apparatus of claim 14, further comprising a display, said template update information including one or more template definitions defining one or more data fields and an arrangement of said one or more data fields, said server response including requested information associated with said one or more

template definitions, wherein said client controller displays said requested information in accordance with said one or more template definitions.

18. The apparatus of claim 14, further comprising a display, said template update information including one or more template definitions that define one or more user actions that are selectable by a user when presented on a display page, wherein said client controller displays said display page and responds when the user selects said one or more actions in accordance with said one or more template definitions.

19. The apparatus of claim 14, wherein two or more of said templates stored in said client template database define an interconnected hierarchy of user navigable display pages, wherein said display pages permit a user to access data services.

20. The apparatus of claim 14, wherein said template update information reconfigures the client apparatus.

21. A server apparatus for communicating with and reconfiguring a client device via a communications network, comprising:

a server template database for storing templates that define client device configurations;

a receiver that receives a client request from the client device, said client request including a unique client identifier and a template identifier;

a server controller that retrieves a template corresponding to said template identifier from said server template database, determines whether said unique client identifier corresponds to the client device, and if so, determines whether the client device requires a template update based on said template identifier and said retrieved template; and

a transmitter that sends a server response including template update information when said client device requires said template update.

22. The apparatus of claim 21, wherein said template identifier corresponds to a client template stored in the client device, and said client request includes a version identifier corresponding to said client template, wherein said server controller compares said version identifier to a version identifier associated with said retrieved template to determine whether said client template is an old version requiring updating with template update information provided by said retrieved template.

23. The apparatus of claim 21, wherein said retrieved template and said client template each include at least one template definition for configuring the client device, and wherein said server response includes a template definition from said retrieved template when the client device requires said template update.

24. The apparatus of claim 21, wherein said retrieved template includes one or more data fields, and wherein said server controller collects service information related to said one or more data fields, and then composes said server response based on said service information.

25. The apparatus of claim 21, wherein said server controller is adapted to detect a predetermined command in said client request indicating an absence of a template corresponding to said template identifier in the client device, and wherein said server controller sends template update information relating to said retrieved template to the client device when said predetermined command is detected.

26. The apparatus of claim 21, wherein said template update information is used to reconfigures the client device.

27. A communication system for providing data services to a user, comprising:  
a client device including a client template database for storing one or more  
templates used to configure the client device, each said template including one of  
a content portion defining one or more data fields and an  
arrangement of said one or more data fields on a display of said client device, and  
an action portion defining one or more actions available to a user  
when a page associated with the template is displayed; and  
a server including a server template database for storing one or more  
templates, wherein said server sends template update information retrieved from  
said server template database to said client device when said server determines  
said client device requires a template update.

28. The apparatus of claim 27, wherein two or more of said templates stored  
in said client template database define an interconnected hierarchy of user  
navigable display pages, wherein said display pages permit a user to access data  
services.

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